



Protecting an Aging Parent's Money from AI Scams — Alerts, Limits & Trusted Contacts

Practical, dignified guardrails against today's smarter scams.

————— **An Extended Guide · No. 1637 · SAFETY** —————

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SUMMARY

The 60-Second Version

You can protect an aging parent's finances without taking over their life. The most useful guardrails are simple: turn on bank alerts for large or unusual transactions, set up a trusted-contact on their accounts, consider a free credit freeze, keep a gentle eye on statements, and put money habits and a safe word in place as a family. The key is to do it together, keeping your parent in control — these are tools that guard their independence from scammers, not tools that take it away.

- 1 Turn on bank alerts for large or unusual transactions.
- 2 Add a 'trusted contact' to their bank and investment accounts.
- 3 Consider a free credit freeze to block new accounts in their name.
- 4 Set money habits: never rushed, never secret, verify first.
- 5 Keep a gentle, respectful eye on statements — together, not over them.

GOOD TO KNOW

The goal is to protect your parent's independence from scammers, not to take it away. Guardrails that leave them in control work far better — and feel far better — than taking over.

1. Why I Wrote This One

Protection and dignity, together.

In more than thirty years of helping families across Portage County with their technology, I have seen how devastating a scam can be when it reaches an older person's savings — not just the money lost, but the shame, the shaken confidence, and the strain it puts on families. I have also seen well-meaning adult children, frightened by that risk, swing too far the other way and try to take over a parent's finances in ways that wound dignity and breed resentment. This guide is about finding the balance: real protection that fully respects your parent's independence.

The need is real. Scams aimed at older adults have grown more sophisticated and more costly, with federal reports showing older Americans losing billions of dollars a year, and the newest tools — cloned voices, deepfakes, flawless fake emails — making the cons harder than ever to spot. A parent living alone, perhaps lonely or less comfortable with technology, can be especially targeted. Doing nothing leaves them exposed; doing the wrong thing damages the relationship. There is a better way, built on sensible guardrails

and trust.

So this guide is practical and gentle at once. It lays out the concrete financial protections — alerts, limits, trusted contacts, credit freezes, and more — that quietly guard a parent's money, and it does so with constant attention to keeping your parent in control and respected. The aim is a parent who stays independent and confident, surrounded by guardrails that catch scams, not a parent who feels watched or managed. Let's walk through it together, calmly, with no judgment toward anyone.

TIP

Pair this guide with my companion one on talking to a parent about scams without a fight. The conversation and the guardrails work best together.

2. Start With Respect, Not Control

The foundation for everything else.

Before any specific tool, the single most important principle is this: everything you do should protect your parent's independence, not erode it. The deepest fear many older people have is losing control of their own lives and affairs, and if your parent senses that 'protecting their money' means you taking over, they will resist every step and may even hide things from you — which is exactly what scammers want. Respect is not just kind; it is the strategy that actually works.

In practice, this means involving your parent in every decision, asking permission rather than imposing, and choosing the lightest tools that do the job. It means framing each guardrail honestly as something that keeps them in charge of their own money by keeping scammers out — a bank alert that pings them, a freeze they control, a trusted contact who is notified but has no power to act. The theme throughout is 'guarding your independence from thieves,' never 'managing you because you can't be trusted.'

It also means moving only as far as genuine need requires, and no further. For a sharp, capable parent, light-touch alerts and shared habits are plenty. More involved arrangements belong only where there is real decline or genuine need, and even then are done with the parent's participation and consent wherever possible. Starting from respect, and keeping your parent in the driver's seat, is the thread that runs through every tool in this guide.

GOOD TO KNOW

If a parent senses you're taking over, they resist and may hide things — helping the scammer. Respect isn't just kind; it's the approach that actually keeps them safe.

3. Bank Alerts — The Easy First Step

A quiet heads-up when money moves.

The single easiest and most valuable guardrail is turning on account alerts at your parent's bank. Nearly every bank offers free alerts that send a text or email when certain things happen — a large withdrawal or transfer, a transaction over a set amount, a wire, a low balance, or unusual activity. These give your parent (and, with their permission, you) a prompt heads-up exactly when a scam would be moving money, creating a natural pause and a chance to catch it.

Alerts are powerful precisely because they add a moment of awareness without taking any control away. Your parent remains fully in charge of their accounts; the alert simply informs them that a big transaction is happening, which may be enough to make them stop and think, or to prompt a call to you or the bank. If a scammer has them rushing to wire money, an alert that pings their phone can be the thing that breaks the spell, or that lets a family member reach out in time.

Setting these up is usually quick, done through the bank's app, website, or a call to the bank, and you can choose which alerts and at what thresholds. With your parent's consent, many banks let alerts go to a second person too, so a trusted family member also gets the heads-up on large transactions. This is a wonderful, light-touch arrangement: your parent keeps full control, and you get a timely nudge if something big and unusual happens. If the setup is fiddly, it is exactly the kind of thing I can help with.

WATCH OUT

Bank alerts are the best bang for your buck: free, quick, and they add a pause exactly when a scam moves money — all without taking any control from your parent.

4. The Trusted-Contact Option

A safety net banks and brokerages offer.

Many banks and nearly all investment firms offer a feature called a 'trusted contact' — a person you name whom the institution may reach out to if they notice signs of fraud, exploitation, or concerning activity on the account, or if they cannot reach the account holder. Crucially, a trusted contact does not get control of the account or the ability to move money; they are simply someone the institution can call if something looks wrong. It is a safety net, not a handover of authority.

This is a wonderful, dignity-preserving tool, because it adds a protective set of eyes without diminishing your parent's control in any way. If the bank sees your parent suddenly trying to wire a large sum to an unfamiliar account, or notices the hallmarks of a scam in progress, they can contact the trusted person to raise a gentle flag — potentially stopping a scam that the account holder, caught in the moment, cannot see. Yet your parent keeps complete ownership and decision-making power over their own money.

Adding a trusted contact is simple, done with the account holder's consent through the bank or brokerage, and your parent chooses who it is. It is well worth doing on both bank and investment accounts. Explain it honestly to your parent as what it is: a safety net that lets someone who cares about them be alerted if the institution spots a scam, while leaving them fully in charge. For most families, it is an easy yes, and it has quietly stopped many a scam from draining an account.

GOOD TO KNOW

A 'trusted contact' lets the bank or brokerage call a loved one if they spot fraud — but gives that person no control over the account. It's a safety net that keeps your parent fully in charge.

5. The Free Credit Freeze

Blocking new accounts in their name.

A credit freeze is one of the strongest protections against identity theft, and it is free. It blocks new credit — loans, cards, accounts — from being opened in your parent's name without their explicit approval. Since a common goal of scammers who steal personal information is to open accounts and take out credit in the victim's name, a freeze slams that door shut. It is especially worth doing if your parent's information may have been exposed in a scam or a data breach.

The freeze is placed separately with each of the three major credit bureaus, online or by phone, and it is free to set, to lift temporarily when your parent actually wants new credit, and to put back. It does not affect existing accounts, does not harm their credit score, and does not stop them from using the cards and accounts they already have. It simply means a thief cannot open something new in their name, which is one of the most damaging things identity theft can do.

Because it is reversible and does not limit everyday use, a credit freeze is a protection that costs your parent almost nothing in convenience while shutting off a major avenue of fraud. Setting it up with three bureaus can feel like a small chore, so it is a perfect thing to do together or to hand to a trusted family member — or to call me about. For a parent whose information might be circulating, or simply as sensible prevention, a credit freeze is a strong, dignity-friendly guardrail.

GOOD TO KNOW

A credit freeze is free, reversible, and doesn't touch existing accounts or the credit score. It blocks thieves from opening new accounts in your parent's name — set one up with all three bureaus.

6. Simple Money Habits

The rules that stop most scams.

Beyond the account tools, the habits your parent carries in their head are the front line of defense, and a few simple ones stop the great majority of scams. These are the same habits I teach everyone, framed for your parent as sensible rules anyone would follow, not as restrictions aimed at them. Agreed on as a family, they protect every member and single out no one.

- Never send money or share financial details while being rushed — a real matter survives a pause.
- Never keep a money decision secret from the family, whoever tells you to.
- Verify any urgent request by calling back on a number you already have.
- Never pay in gift cards, wire, or cryptocurrency at the direction of a caller or message.
- Never give a password, verification code, or remote computer access to someone who contacted you.

These habits are powerful because they do not require spotting the specific scam, which the new fakes have made so hard. They simply refuse the things every scam needs — speed, secrecy, odd payments, shared access — and route any urgent request through a verifying callback. A parent who holds these few rules is remarkably well protected, even against a cloned voice or a flawless fake, because the rules do not depend on the voice or the appearance at all.

Teach them gently, as shared family habits, and reinforce them with a card by the phone. Pair them with a family safe word — a private word an outsider could not know, for verifying a 'loved one in trouble' call. These habits cost nothing, take nothing away, and form a mental guardrail that complements the financial ones. Together, the habits and the account tools give your parent a sturdy, dignified defense.

WATCH OUT

Write the core habits on a card by the phone: 'Never rushed. Never secret. No gift cards. Verify by calling a number I already have.' Simple rules beat trying to spot every scam.

7. Transaction Limits and Holds

Guardrails that slow a scam down.

Some banks allow you to set limits or holds on certain transactions, which can add helpful friction exactly where scams do their damage. For instance, a daily limit on wire transfers or large withdrawals, or a requirement that unusually large transactions get a confirming step, can slow a scam enough for awareness to catch up. These are tools to ask your parent's bank about, always set up with your parent's consent and framed as protecting their money.

The value of friction is that scams rely on speed and a single, swift, irreversible payment. Anything that introduces a pause — a limit that requires a second step for a large transfer, a brief hold on a big wire to an unfamiliar recipient — gives a moment for second thoughts, a call to the bank, or an alert to reach a family member. It does not stop your parent from doing what they genuinely want with their money; it just ensures a big, unusual move is not instant and unconsidered.

Be thoughtful and collaborative in setting these, so they protect without frustrating. Limits set too tight can interfere with legitimate needs and feel controlling, which breeds resentment and workarounds. Discuss with your parent and the bank what reasonable thresholds look like for their life, and set friction mainly on the high-risk, high-value transactions scammers target. The goal is a gentle speed bump on the dangerous road, not a roadblock on every path. When in doubt, lighter is better and preserves goodwill.

GOOD TO KNOW

Scams need a fast, single, irreversible payment. A limit or brief hold on large or unusual transfers adds just enough friction for second thoughts or a family heads-up — without blocking normal life.

8. A Gentle Eye on Statements

Catching trouble early, respectfully.

Keeping a periodic, respectful eye on your parent's financial statements can catch a scam or fraud early, before it drains an account or spirals. This does not mean seizing control or scrutinizing every purchase; it means a collaborative check-in now and then, done with your parent and with their agreement, looking for the signs of trouble: unfamiliar large transactions, new recurring charges, unusual wires or gift-card purchases, or money going to names and places that do not fit their life.

How you do this matters enormously for preserving dignity. Ideally, your parent remains the one reviewing their statements, with you as a helpful partner they invite rather than an auditor they endure. 'Let's look over this together and make sure nothing looks off' lands far better than taking their mail and going through it yourself. For many families, a regular, low-key review — perhaps monthly over coffee — becomes a normal, even pleasant ritual rather than a sign of distrust, and it keeps everyone informed.

The point is early detection, because scams often involve repeated payments or a pattern that, caught early, can be stopped and sometimes recovered. A gentle, shared review means a problem is noticed while there is still time to act, and it gives your parent a built-in second set of eyes they have welcomed rather than had imposed. Keep it collaborative, keep it respectful, and keep your parent in the lead; done that way, it protects without wounding.

TIP

Make statement review a shared, low-key ritual your parent leads and invites you into — 'let's look this over together' — not an audit you impose. Early detection without lost dignity.

9. When More Structure Is Needed

Handling genuine decline, with care.

Sometimes there is genuine cognitive decline, and a parent becomes less able to manage finances or recognize scams, which raises both the risk and the delicacy of the situation. This is hard territory, and it calls for honesty paired with great tenderness and respect. As need grows, lighter guardrails may need to become somewhat more structured — but the guiding principles hold: maximize your parent's involvement and dignity, move only as far as real need requires, and set things up properly and in advance where you can.

More structured options, used where genuinely needed and done the right way, can include a trusted person added to accounts in a defined role, simplified or consolidated finances to reduce confusion, automatic bill payment for essentials to prevent missed payments, and formal legal arrangements such as a durable power of attorney. These are weighty steps with real legal and family implications, best established while your parent can still participate in the decisions, ideally before a crisis forces rushed choices.

This is exactly where professional guidance is invaluable, and you should not navigate it alone or guess. An elder-law attorney can set up powers of attorney and other arrangements correctly and in your parent's best interest; a financial advisor and your parent's bank can help structure accounts sensibly; a doctor or social worker can help assess needs and balance protection with autonomy. For the technology side — devices, accounts, alerts — I am glad to help; for the legal and medical side, the right professionals are well worth it.

GOOD TO KNOW

If there's genuine decline, bring in an elder-law attorney and other professionals, ideally before a crisis. Set up arrangements properly and with your parent's involvement, moving only as far as need requires.

10. The Danger of Isolation

Connection is itself a protection.

One of the most important protections is not a financial tool at all: it is connection.

Scammers prey on isolation and loneliness, which is why an older person living alone, with little daily contact, is a favored target. A lonely parent may be more susceptible to a friendly 'romance' contact, a chatty scam caller, or anyone offering attention, and has no one nearby to sanity-check a suspicious request in the moment. Reducing isolation is, in a very real sense, a financial protection.

So staying closely connected to a parent does double duty: it enriches their life and it guards their money. Regular calls and visits, a genuine interest in their days, and an easy, judgment-free openness about the strange calls and messages everyone gets all keep a parent from facing scammers alone. A parent who chats with you often will more naturally mention 'a man called about my computer today' or 'someone online has been so sweet to me,' giving you the chance to gently help before harm is done.

This is also why being the warm, non-judgmental person your parent can always call about a worrying contact is worth more than any single guardrail. Scams depend on secrecy and isolation; your steady presence breaks both. If your parent lives far away or alone, consider how to strengthen their web of connection — family check-ins, trusted neighbors, community and senior-center involvement — not only for their happiness, which matters most, but because a connected parent is a far harder target for the predators who count on loneliness.

GOOD TO KNOW

Scammers prey on loneliness. Regular, warm contact with a parent isn't just kindness — it's a real financial protection, because a connected parent isn't facing scammers alone.

11. Protecting the Devices Too

The technology side of safety.

Since so many scams now arrive through phones and computers, securing your parent's devices is part of protecting their money, and it is the part I am especially glad to help with. A few sensible setups make their technology much safer without making it harder to use, and they close common doors scammers walk through. These pair naturally with the financial guardrails to form a complete, gentle defense.

- Turn on spam-call filtering and consider 'silence unknown callers' so scam calls largely don't get through.
- Put a second lock (two-step verification) on their email and banking, since email is the master key to everything.
- Make sure devices install their updates, which quietly patch the holes scams exploit.
- Set up their contacts with the real numbers of family, bank, and key services, so they can verify easily.
- Be sure no remote-access software from a past 'support' call is lingering on their computer.

The aim is a phone and computer that are safer by default, so your parent is protected even in a moment of inattention. Spam filtering stops many scam calls before they ring; the second lock protects accounts even if a password leaks; updates close known weaknesses; and a clean, well-set-up device removes the footholds scammers rely on. None of this makes the technology harder for your parent to enjoy; it simply makes it quietly safer underneath.

If any of this feels daunting, that is exactly what a visit from someone like me is for. Setting up a parent's devices for safety — the call filtering, the account locks, the clean machine, the easy verification — is some of the most satisfying work I do, and it gives families real peace of mind. Whether you tackle it yourself or bring in help, securing the devices completes the circle alongside the financial guardrails and the good habits.

WATCH OUT

The two highest-value device steps: spam-call filtering (with 'silence unknown callers') and a second lock on email and banking. They stop most scam calls and protect accounts even if a password leaks.

12. Avoiding the Overreach Trap

Why too much control backfires.

It is worth dwelling on a mistake I see caring families make: overreaching in the name of protection, and thereby causing the very harm they feared. When an adult child, out of love and worry, takes too much control — monitoring every transaction, overriding their parent's choices, treating them as incapable — the parent often feels disrespected, infantilized, and resentful. And that resentment has a dangerous consequence: the parent begins to hide things, to avoid the oversight, to stop confiding.

A parent who hides their finances from a controlling child is a parent facing scams alone and in secret — exactly the isolation scammers exploit. The overreach, meant to protect, instead severs the open communication that is the real protection. It can also damage the relationship deeply and lastingly, trading a loving bond for a supervisory one. In trying to guard the money, the family can lose both the trust and, ironically, the very visibility that would catch a scam.

So resist the urge to control more than genuine need requires, however frightened you are. Favor the lightest tools that work, keep your parent in the lead, ask rather than impose, and above all preserve the warm, open relationship where your parent will tell you about a worrying call because they trust you, not fear you. Protection built on respect and trust is both kinder and more effective than protection built on control. When in doubt, choose the approach that keeps your parent confiding in you.

WATCH OUT

Overreaching backfires: a parent who feels controlled hides things, facing scams alone and in secret. The open, trusting relationship is the real protection — don't trade it away for control.

13. Working With Siblings and Family

A united, gentle approach.

When several family members are involved in a parent's care, coordinating well prevents both gaps and conflicts. Get on the same page with your siblings about the approach — the respectful, independence-preserving philosophy, the specific guardrails, who handles what — so your parent receives a consistent, calm message rather than mixed signals or a tug-of-war. Old family dynamics can complicate this, so a little upfront agreement among the siblings saves a great deal of friction later.

Divide roles thoughtfully, to your parent's comfort and each person's strengths. Perhaps the child who lives nearest helps with devices and in-person reviews, the one your parent trusts most is the trusted contact and the heart-to-heart person, and another coordinates with the bank or an attorney. Avoid both the sibling who dismisses the risk entirely and the one who wants to seize total control; aim for a balanced, united front that your parent experiences as loving support rather than a committee managing them.

Keep communication among the family open and your parent at the center of it, included in decisions about their own affairs as much as possible. And remember that if family dynamics make these conversations hard — as they often do — a calm outside voice, whether an attorney, a financial advisor, or a trusted helper like me for the technology side, can sometimes deliver guidance without the old baggage. A coordinated, respectful family, with help where needed, protects a parent far better than scattered, anxious individual efforts.

GOOD TO KNOW

Agree with siblings on one gentle approach and clear roles before acting, keeping your parent at the center. A united, respectful front beats mixed messages or a control tug-of-war.

14. If a Scam Has Already Happened

Responding in a way that keeps trust.

If you discover a scam has already reached your parent's money, how you respond will shape whether they ever confide in you again, so handle it with great care. Lead, sincerely and first, with compassion and zero blame: 'I'm so sorry this happened to you. These are run by professionals and they fool everyone — this is not your fault, and I'm so glad you told me. We'll handle it together.' That response protects the trust that is your parent's best ongoing defense.

Then move quickly to the practical steps, taking on the parts that overwhelm your parent. Contact their bank or card company right away to try to stop or reverse the money; secure any accounts and change passwords that were exposed; place a credit freeze if personal information got out; document what happened; and report it to the FTC, the FBI for larger losses, and the Ohio Attorney General. Speed can help with recovery, and clear action is steadying for a shaken parent.

Afterward, resist any 'I told you so' or using the incident to justify seizing control, both of which drive a parent into shame and secrecy. Instead, fold it gently into shared protection: 'Now we've seen how convincing these are, let's make sure our guardrails are solid.' Watch, too, for the follow-up 'recovery' scam that targets fresh victims. Treating the event as a shared learning moment, met with love, keeps your parent's dignity intact and keeps them coming to you — which matters more than any single loss.

TIP

The first words decide everything: 'I'm so glad you told me — this is not your fault.' That response keeps your parent confiding in you, which protects them far more than any amount of control.

15. Scams Aimed at Caregivers

Protect yourself, too, as you help.

It is worth remembering that you, the adult child or caregiver, are also a target — sometimes specifically because you are helping an older parent. Scammers know that caregivers handle money and decisions for loved ones, and they aim cons at that role: fake calls about a parent's accounts or benefits, bogus bills or medical charges for a parent's care, 'urgent' requests that seem to come from a parent, a sibling, or a parent's facility, and impostors posing as the parent themselves using a cloned voice.

The same habits protect you as protect your parent. Verify any urgent request about a parent's money or care through a channel you already trust — call the facility, the provider, or the family member on a known number, not one a message gave you. Be especially alert to a message or call that leverages your worry about your parent to rush you, since that worry is exactly the lever a scammer will pull. A cloned 'parent' or a fake 'the nursing home needs payment now' call gets the same callback verification as anything else.

Guard the information and access you hold on your parent's behalf as carefully as your own — their account numbers, their Medicare and Social Security numbers, the passwords and logins you may manage for them. A caregiver's accounts and devices, holding the keys to a parent's finances, are a rich target, so keep them locked down with strong passwords and a second lock. Protecting yourself is part of protecting your parent, because a scam that fools you can reach their money through you.

WATCH OUT

As a caregiver, you're a target too — through your worry about your parent. Verify any urgent 'about your parent' request on a known number, and guard the access you hold for them as fiercely as your own.

16. Questions People Ask Me

The ones families bring to me most.

My parent is sharp and insists they don't need any of this — should I push? Don't push; invite. Frame the light guardrails — alerts, a trusted contact, a credit freeze — as sensible things the whole family does, that protect their independence from thieves. A sharp parent often accepts those easily when they're not framed as doubting their judgment. Save heavier steps for genuine need.

Isn't it safer to just take over their accounts? Rarely, and not without real need and proper legal arrangements. Taking over without need damages trust and dignity, and pushes a parent to hide things, which exposes them more. Favor the lightest tools that keep them in control, and get professional guidance before any formal takeover of authority.

How do I watch their finances without invading their privacy? Make it collaborative: alerts that go to them (and to you only with their consent), statement reviews you do together at their invitation, and a trusted-contact role rather than full access. Protection your parent welcomes as a partnership respects privacy; surveillance they didn't agree to does not.

They live far away — can I still protect them? Yes. Bank alerts, a trusted contact, a credit freeze, device setup, and good habits can all be arranged from a distance or with a nearby helper's hands. Distance makes staying closely and warmly connected even more important, since connection itself is a key protection. A trusted local helper can handle the in-person parts.

17. A Five-Minute Starter Plan

The first guardrails to put in place.

Here is a practical starting plan you can work through with your parent, at their pace and with their consent. You do not have to do it all at once; even the first item or two meaningfully improves their protection. Keep the tone collaborative throughout — this is something you are doing together, for their benefit and on their terms.

- 1 Turn on bank and card alerts for large or unusual transactions (to them, and to you with their consent).
- 2 Add a 'trusted contact' to their bank and investment accounts.
- 3 Set up a free credit freeze with all three bureaus.

- 4 Agree together on the core money habits — never rushed, never secret, verify first — and set a family safe word.
- 5 Secure their devices: spam-call filtering, a second lock on email and banking, updates on.
- 6 Keep connected and keep the door open: 'Call me about any worrying call, no judgment, ever.'

GOOD TO KNOW

If you do just two things, make them bank alerts and the open-door promise. A timely heads-up when money moves, plus a parent who'll call you about a worrying contact, stops most scams.

18. Reporting It — and Why It Helps

A few minutes that protect the next person.

Reporting a scam can feel pointless once the money is gone, but it genuinely matters. Reports help investigators link cases together, give platforms and phone carriers the evidence to shut fakes down, and warn others before they are caught. You do not need to have lost money to report — flagging an attempt is valuable too. It takes only a few minutes, and it turns a bad experience into something that helps your neighbors.

- Report to the Federal Trade Commission at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov), the national clearinghouse for scams. You can also call 1-877-382-4357.
- Report online or financial crime to the FBI at ic3.gov, their internet-crime complaint center — especially for larger losses or cryptocurrency.
- Contact the Ohio Attorney General's consumer protection team at 800-282-0515 or through ohioattorneygeneral.gov.
- If your identity may be exposed, visit IdentityTheft.gov for a step-by-step recovery plan.
- Report spam texts by forwarding them to 7726 (SPAM), and use the 'report' button inside apps and email.

I wrote a separate, step-by-step guide on reporting to the FTC, the FBI, and the Ohio Attorney General, with exactly what to write down and what to expect afterward. If the reporting steps feel like a lot, that is a perfect thing to call me about. I am glad to sit with you and help you file, so that your report actually reaches the people who can use it.

GOOD TO KNOW

You will usually not hear back from a report, and that is normal. Your report still joins a bigger picture that helps investigators and warns others, even when nothing lands in your own inbox.

19. When to Just Call Me

A calm second opinion costs you nothing.

If something about protecting an aging parent's money from scams has you second-guessing yourself, or you just want a steady second opinion before you do anything, please call me. There is never a charge to ask a scam question, and never any judgment. I would far rather spend a few minutes on the phone talking it through with you than hear later that something cost you money or worry. That is genuinely what I am here for, and it is some of the most satisfying work I do.

If you would like a hand in person, I come to homes all across Portage County. I can help you check something safely, tighten up your accounts and passwords after a close call, set your devices and routine so these scams have a harder time reaching you, and walk your whole family through a simple plan. We go at your pace, with no pressure and no rushing, and you come away feeling steadier.

GOOD TO KNOW

The best time to call is before you act — before you click, pay, or share anything. A quick 'does this seem right to you, Bill?' is one of my favorite kinds of call to get.

20. Contact Card & a Warm Close

Keep this page where you can find it again.

Bill's Home Tech — your local tech, Bill Davis, owner and only tech. Phone or text: (330) 200-8042. Email: bill@billshometech.com. Web: billshometech.com. Service area: Atwater, Ravenna, Kent, Streetsboro, Aurora, Rootstown, Mantua, Garrettsville, Windham, Edinburg, Suffield — all of Portage County, Ohio.

- Free phone call: any scam question or close call, always free, with no judgment and no rushing.
- In-home scam-check visit: \$99 flat for the first visit, with a 30-day follow-up included.

- Remote help by screen-share, for when you would rather not wait for a visit.
- The best protection blends simple financial guardrails with trust, dignity, and an open door. Set the guardrails together, keep your parent in control, and call me anytime you'd like help with the technology side. I am a phone call away, and glad to help your whole family.

CHEAT SHEET

Everyday Cheat Sheet

The guardrails

- Bank alerts on large/unusual transactions.
- A 'trusted contact' on bank & investment accounts.
- A free credit freeze with all three bureaus.
- Transaction limits/holds where sensible.
- Secure devices: spam filtering, second lock, updates.

The habits

- Never rushed, never secret about money.
- Verify urgent requests by calling a known number.
- No gift cards, wire, or crypto at a caller's direction.
- No passwords, codes, or screen access to strangers.
- Set a family safe word.

The approach

- 1 Lead with respect; keep your parent in control.
- 2 Do it together, with their consent.
- 3 Use the lightest tools that work.
- 4 Stay closely, warmly connected.
- 5 If a scam happens: compassion first, then act fast.

WATCH OUT

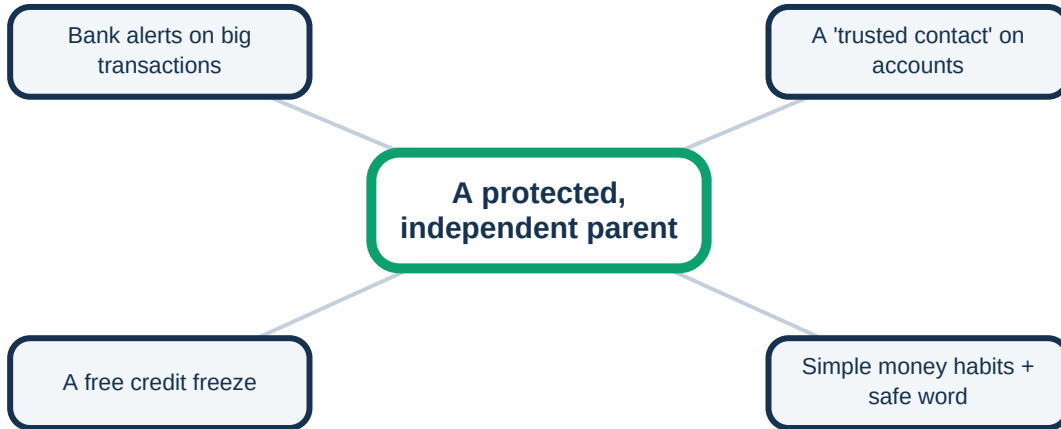
Overreach backfires — a controlled parent hides things and faces scams alone. The open, trusting relationship is the real protection; guard it above all.

AT A GLANCE

A Picture to Follow Along

Guardrails That Keep Control

Protect the money without taking over the life.



Guard their independence FROM scammers - don't take it away.

Illustration - a schematic; details vary by device and setup.

AT A GLANCE

A Second Look

A Respectful Starter Plan

Do it together, at their pace and with consent.

- 1 Turn on bank alerts for large transactions
- 2 Add a 'trusted contact' to their accounts
- 3 Set a free credit freeze (all three bureaus)
- 4 Agree on money habits and a safe word
- 5 Secure devices: spam filter, second lock, updates
- 6 Stay connected; keep the door open, no judgment

The open, trusting relationship is the strongest protection of all.

Illustration - a schematic; details vary by device and setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

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